

Information to identify the case:

Debtor 1	James Brown	Social Security number or ITIN	xxx-xx-3874
	First Name Middle Name Last Name	EIN	--
Debtor 2	Racquel Brown	Social Security number or ITIN	xxx-xx-4957
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-28511-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Brown

Racquel Brown

1/27/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James Brown
Racquel Brown
Debtors

Case No. 15-28511-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jan 27, 2021

Form ID: 3180W

Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James Brown, Racquel Brown, 350 Glendale Rd., North Plainfield, NJ 07063-1721
cr	+ CENLAR FSB SERVICER FOR PROSPECT MORTGAGE LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ M&T BANK, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ M&T BANK AS SERVICER FOR LAKEVIEW LOAN SERVICING L, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Prospect Mortgage LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515769678	+ Accelerated Healing Center, 50 Green Brook Rd., North Plainfield New Jersey 07060-4560
515769670	+ American Education Services, Harrisburg, Pa. 17130-0001
515769687	+ Anesthesia Consultants on NJ, PO Box 416441, Boston, Ma. 02241-6441
515769672	+ Capital One, Kohl's Department stores, P.O. Box 3084, Milwaukee, WI 53201-3084
515769658	+ Ceblar, PO Box 77404, Ewing, NJ. 08628-6404
515769676	+ Chase auto finance, P.O. Box 78070, Phoenix, AZ 85062-8070
515769677	+ Cresco Capital, 222 S. Fifteenth Street, Suite 1302S, Omaha, ND. 08105
515769668	+ Emer Phy Assoc North Jersey PC, 3585 Ridge Park Dr., Akron, Oh. 44333-8203
515769679	+ Emergency Physicians Associate North Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021
515769673	+ First National credit card, P.O. Box 2496, Omaha, NE 68103-2496
515769665	#+ Genpsych, 981 US Highway 22, Bridgewater, NJ. 08807-2946
515769661	+ IRS, PO Box 804525, Cincinnati, Oh. 45280-4525
518892042	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518892043	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798 FRANKFORT KY 40602-0798
515976566	+ Margaret Andrin, MD FACOG LLC, Your Collection Solution, LLC, PO Box 25201, Rochester, NY 14625-0201
515769681	+ Margaret Andrrin MD, 3322 Rt, 22 W, Branchburg, NJ. 08876-3476
515800350	+ NEW JERSEY HGHR EDUC STDNT ASSTNCE AUTH, PO BOX 548, TRENTON, NJ 08625-0548
515769682	+ Overlook Medical center, P.O. Box 35611, Newark, NJ 07193-5611
515769667	+ Overlooked Medical Center, P.O. Box 35611, Newark, New Jersey 07193-5611
515811052	+ PROSPECT MORTGAGE LLC, CENLAR FSB, 425 PHILLIPS BOULEVARD, EWING, NJ 08618-1430
515769657	+ Phelan Hallinan & Diamond, PC, 400 Fellowship Rd., Suite 100, Mount Laurel, NJ. 08054-3437
515769656	+ Prospect Mortgage, LLC, 812 N. Wood Avenue, Linden, NJ. 07036-4058
515769660	+ State of New Jersey, Department of Labor, PO Box 951, Trenton, NJ. 08625-0951
515769666	+ UMDNJ University Hospital, 150 Bergen St., Newark, NJ. 07103-2406

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 27 2021 22:17:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 27 2021 22:17:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

District/off: 0312-3

User: admin

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Total Noticed: 52

515774972	Email/Text: ebnnotifications@creditacceptance.com	Jan 27 2021 22:16:00	Credit Acceptance, 25505 West 12 mile road, Southfield , MI 48034
515769662	+ EDI: CAPITALONE.COM	Jan 28 2021 02:08:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
515769671	+ EDI: CAPITALONE.COM	Jan 28 2021 02:08:00	Capital One Bank, PO Box 71083, Charolette, NC. 28272-1083
515811145	EDI: CAPITALONE.COM	Jan 28 2021 02:08:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515962150	EDI: BL-BECKET.COM	Jan 28 2021 02:08:00	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515769684	+ Email/Text: bankruptcy@certifiedcollection.com	Jan 27 2021 22:17:00	Certified Credit Collection Bureau, PO Box 336, Raritan, NJ. 08869-0336
515769659	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 27 2021 22:16:00	Credit Acceptance, PO Box 551888, Detroit, Mi. 48255-1888
515769675	+ EDI: WFNNB.COM	Jan 28 2021 02:08:00	DressBarn, P.O. Box 182125, Columbus, OH 43218-2125
515769664	+ EDI: AMINFOFP.COM	Jan 28 2021 02:08:00	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
515769669	+ EDI: WFFC.COM	Jan 28 2021 02:08:00	Home Projects Visa, 800 Walnut Street, Des Moines, Ia. 50309-3605
515816041	EDI: IRS.COM	Jan 28 2021 02:08:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
515769683	+ Email/Text: abachman@rmbcollect.com	Jan 27 2021 22:18:00	JFK Medical Center, 80 James St., Edison, NJ 08820-3938
517081877	Email/Text: camanagement@mtb.com	Jan 27 2021 22:17:00	M&T BANK, M&T BANK, PO BOX 840, BUFFALO, NY 14240
517081878	Email/Text: camanagement@mtb.com	Jan 27 2021 22:17:00	M&T BANK, M&T BANK, PO BOX 840, BUFFALO, NY 14240, M&T BANK, M&T BANK
515938148	EDI: PRA.COM	Jan 28 2021 02:08:00	Portfolio Recovery Associates, LLC, c/o Dress Barn, POB 41067, Norfolk VA 23541
515941079	+ EDI: JEFFERSONCAP.COM	Jan 28 2021 02:08:00	Premier Bankcard, LLC, c/ o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-7999
515896974	EDI: Q3G.COM	Jan 28 2021 02:08:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
515769674	+ EDI: RMSC.COM	Jan 28 2021 02:08:00	Sleepys, GE capital Bank, P.O. Box 960061, Orlando, FL 32896-0061
515769663	+ EDI: NEXTEL.COM	Jan 28 2021 02:08:00	Sprint, P.O. Box 8077, Lundon, Ky. 40742-8077
515772266	EDI: RMSC.COM	Jan 28 2021 02:08:00	Synchrony Bank, c/o of Recovery Management Systems Corp. 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
515955565	EDI: WFFC.COM	Jan 28 2021 02:08:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0312-3

User: admin

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cr	*P++	CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with court., Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
515769680	*+	Emergency Physicians Associate North Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021
515769685	*+	Overlook Medical center, P.O. Box 35611, Newark, NJ 07193-5611
515769686	*+	Overlook Medical center, P.O. Box 35611, Newark, NJ 07193-5611

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK AS SERVICER FOR LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Ira S. Kornstein	on behalf of Debtor James Brown iskesq@aol.com
Ira S. Kornstein	on behalf of Joint Debtor Racquel Brown iskesq@aol.com
James Patrick Shay	on behalf of Creditor M&T BANK AS SERVICER FOR LAKEVIEW LOAN SERVICING LLC shay@bbs-law.com jpshay@gmail.com
Jennifer R. Gorchow	on behalf of Creditor CENLAR FSB SERVICER FOR PROSPECT MORTGAGE LLC nj.bkecf@fedphe.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Nicholas V. Rogers	on behalf of Creditor M&T BANK nj.bkecf@fedphe.com
Rebecca Ann Solarz	on behalf of Creditor M&T BANK AS SERVICER FOR LAKEVIEW LOAN SERVICING LLC rsolarz@kmlawgroup.com

TOTAL: 11